

In re:
Pablo Rafael Perdomo
Debtor

Case No. 23-13736-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 15, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db	+ Pablo Rafael Perdomo, 967 West Green Street, Allentown, PA 18102-1462
14837715	+ First Commonwealth Federal Credit Union, 6126 Hamilton Blvd, Allentown, PA 18106-9711

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 16 2024 00:32:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 16 2024 00:32:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14837706	+ Email/PDF: bncnotices@becket-lee.com	Mar 16 2024 00:45:24	American Express, Correspondence/Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
14837707	+ EDI: CAPITALONE.COM	Mar 16 2024 04:32:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14837709	+ EDI: CITICORP	Mar 16 2024 04:32:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, P.O. Box 790040, St Louis, MO 63179-0040
14837710	+ EDI: CITICORP	Mar 16 2024 04:32:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040
14837711	+ EDI: WFNNB.COM	Mar 16 2024 04:32:00	ComenityCapital/Boscovs, Attn: Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
14837712	+ Email/PDF: creditonebkn notifications@resurgent.com	Mar 16 2024 00:34:57	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14837714	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 16 2024 00:32:00	Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
14837713	+ EDI: DISCOVER	Mar 16 2024 04:32:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
14837708	EDI: JPMORGANCHASE	Mar 16 2024 04:32:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14837716	+ EDI: SYNC	Mar 16 2024 04:32:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
DAVID W. TIDD	on behalf of Debtor Pablo Rafael Perdomo bankruptcy@davidtiddlaw.com lesliebrown.paralegal@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor CROSSCOUNTRY MORTGAGE LLC mfarrington@kmlawgroup.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Pablo Rafael Perdomo</u>	Social Security number or ITIN	xxx-xx-9748
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-13736-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pablo Rafael Perdomo

3/14/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.